

## § 229.60

the Check 21 Act or this subpart, but only to the extent of the inconsistency.

### § 229.60 Variation by agreement.

Any provision of § 229.55 may be varied by agreement of the banks involved. No other provision of this subpart may be varied by agreement by any person or persons.

#### APPENDIX A TO PART 229—ROUTING NUMBER GUIDE TO NEXT-DAY AVAILABILITY CHECKS AND LOCAL CHECKS

A. Each bank is assigned a routing number by an agent of the American Bankers Association. The routing number takes two forms: a fractional form and a nine-digit form. A paying bank generally is identified on the face of a check by its routing number in both the fractional form (which generally appears in the upper right-hand corner of the check) and the nine-digit form (which is printed in magnetic ink along the bottom of the check). Where a check is payable by one bank but payable through another bank, the routing number appearing on the check is that of the payable-through bank, not the payor bank.

B. The first four digits of the nine-digit routing number (and the denominator of the fractional routing number) form the "Federal Reserve routing symbol," and the first two digits of the routing number identify the Federal Reserve District in which the bank is located. Thus, 01 will be the first two digits of the routing number of a bank in the First Federal Reserve District (Boston), and 12 will be the first two digits of the routing number of a bank in the Twelfth District (San Francisco). Adding 2 to the first digit denotes a thrift institution. Thus, 21 identifies a thrift in the First District, and 32 denotes a thrift in the Twelfth District.

C. Each Federal Reserve check processing office is listed below, followed by the Federal Reserve routing symbols of the banks that are located within the check-processing region served by that office. Because some check processing regions cross Federal Reserve District lines, there are some cases in which banks in different Federal Reserve Districts are located in the same check-processing region and therefore considered local to each other. For example, banks in Fairfield County, Connecticut are located in Second District and have Second District routing numbers (0211 or 2211), but the Windsor Locks office of the First District processes the checks of these banks. Thus, as indicated below, checks drawn on banks with 0211 or 2211 routing numbers would be local for First District banks served by the Windsor Locks

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office but would be nonlocal for other Second District depository banks.

### FIRST FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Boston]

#### Head Office

0110 <sup>1</sup>	2110 <sup>2</sup>
0112	2112
0113	2113
0114	2114
0115	2115

#### Windsor Locks Office

0111	2111
0116	2116
0117	2117
0118	2118
0119	2119
0211 <sup>3</sup>	2211 <sup>3</sup>

### SECOND FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of New York]

#### East Rutherford Office

0210	0280
0212	2212
0214	2214
0215	2215
0216	2216
0219	2219
0260	2260

#### Utica Office

0213	2213
0220	2220
0223	2223

### THIRD FEDERAL RESERVE DISTRICT

[Federal Reserve Bank of Philadelphia]

#### Head Office

0310	0313
0311	0319
0312	0360

<sup>1</sup>The first two digits identify the Federal Reserve District. Thus 01 identifies the First Federal Reserve District (Boston), and 12 identifies the Twelfth District (San Francisco).

<sup>2</sup>Adding 2 to the first digit denotes a thrift institution. Thus 21 identifies a thrift in the First District, and 32 denotes a thrift in the Twelfth District.

<sup>3</sup>Banks in Fairfield County, Connecticut are members of the Federal Reserve Bank of New York and therefore have Second District routing numbers. Their checks, however, are processed by the Windsor Locks office. Thus, checks drawn on banks with 0211 or 2211 routing numbers would not be local checks for Second District depository banks.